



## Department of Banking and Finance

2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341-5565  
770-986-1633  
[www.gadbf.org](http://www.gadbf.org)

August 15, 2016

### VIA CERTIFIED MAIL

HG Recovery Fund I, LLC  
Compliance Officer  
30 E Adams St, Ste 200  
Chicago, IL 60603

**FILED**

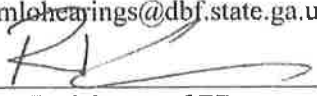
SEP 15 2016

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **HG Recovery Fund I, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **HG Recovery Fund I, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **HG Recovery Fund I, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfmlohearings@dbf.state.ga.us](mailto:dbfmlohearings@dbf.state.ga.us).

  
Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division

91 7199 9991 7034 4300 8212



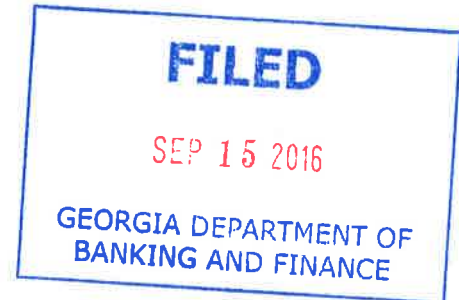
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August 15, 2016

### VIA CERTIFIED MAIL

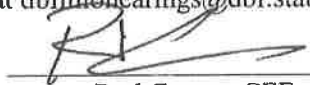
Navgen Capital Fund I, LLC  
Compliance Officer  
35 Journal Square, Suite 1101  
Jersey City, NJ 07306



### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **Navgen Capital Fund I, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Navgen Capital Fund I, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **Navgen Capital Fund I, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfmlohearings@dbf.state.ga.us](mailto:dbfmlohearings@dbf.state.ga.us).

  
Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division



## Department of Banking and Finance

2990 Brandywine Road, Suite 200

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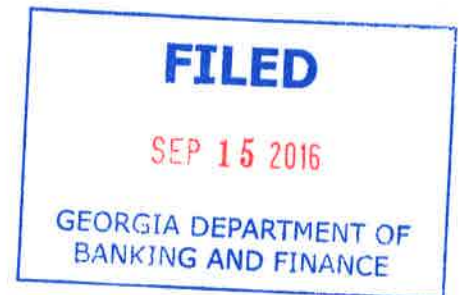
770-986-1633

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August 15, 2016

### VIA CERTIFIED MAIL

Odell Roy Inc.  
Compliance Officer  
4656 Augusta Hwy  
Gilbert, SC 29054



### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **Odell Roy Inc.**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Odell Roy Inc.** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **Odell Roy Inc.** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfmlohearings@dbf.state.ga.us](mailto:dbfmlohearings@dbf.state.ga.us).

Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division



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August 15, 2016

### VIA CERTIFIED MAIL

Pacific Northwest Investments, LLC  
Compliance Officer  
PO BOX 2658  
ALBANY, OR 97321

**FILED**

SEP 15 2016

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **Pacific Northwest Investments, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Pacific Northwest Investments, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **Pacific Northwest Investments, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfmlohearings@dbf.state.ga.us](mailto:dbfmlohearings@dbf.state.ga.us).

Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division



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August 15, 2016

### VIA CERTIFIED MAIL

Pontus Investment Portfolio III, LLC  
Compliance Officer  
875 Prospect Street, Suite 303  
La Jolla, CA 92037

**FILED**

**SEP 15 2016**

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **Pontus Investment Portfolio III, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Pontus Investment Portfolio III, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **Pontus Investment Portfolio III, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfmlohearings@dbf.state.ga.us](mailto:dbfmlohearings@dbf.state.ga.us).

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division





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August 15, 2016

### VIA CERTIFIED MAIL

Scarlett Capital Fund I, LLC  
Compliance Officer  
2392 Culpepper Lane  
Knights Landing, CA 95645

**FILED**

SEP 15 2016

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **Scarlett Capital Fund I, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Scarlett Capital Fund I, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **Scarlett Capital Fund I, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfmlohearings@dbf.state.ga.us](mailto:dbfmlohearings@dbf.state.ga.us).

Rod Carnes, CFE  
Deputy Commissioner  
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August 15, 2016

### VIA CERTIFIED MAIL

Select Home Solutions, LLC  
Compliance Officer  
7526 Key Deer Ct  
Fort Myers, FL 33966

**FILED**

SEP 15 2016

GEORGIA DEPARTMENT OF  
BANKING AND FINANCE

### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **Select Home Solutions, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Select Home Solutions, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **Select Home Solutions, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfnltohearings@dbf.state.ga.us](mailto:dbfnltohearings@dbf.state.ga.us).

Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division



## Department of Banking and Finance

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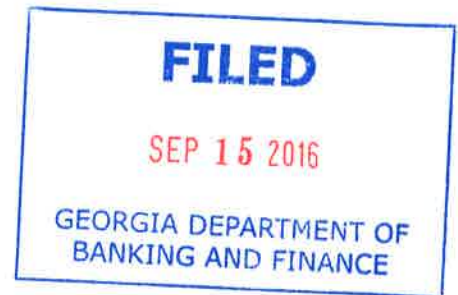
770-986-1633

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August 15, 2016

### VIA CERTIFIED MAIL

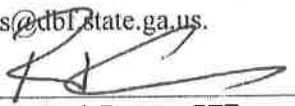
SMR I, LLC  
Compliance Officer  
116 Canterbury Dr  
Wallingford, PA 19086



### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **SMR I, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **SMR I, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance. O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **SMR I, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfmlohearings@dbf.state.ga.us](mailto:dbfmlohearings@dbf.state.ga.us).

  
Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division





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August 15, 2016

### VIA CERTIFIED MAIL

Stanford Investments, LLC  
Compliance Officer  
P.O. Box 9018  
College Station, TX 77842



### ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, **Stanford Investments, LLC**, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq* ("the Act"). O.C.G.A. § 7-1-1002(a) prohibits any person from transacting business as a residential mortgage loan originator, mortgage broker or mortgage lender unless licensed or exempted from licensing requirements. The Department has documentation that **Stanford Investments, LLC** violated the Act, specifically O.C.G.A. § 7-1-1002, by engaging in residential mortgage originating, brokering, and/or lending activities without a valid license or pursuant to an applicable exemption.

This Order shall be final thirty days from the date of issuance, O.C.G.A. § 7-1-1018(a). The Department, however, may rescind the Order to Cease and Desist if within this 30-day period you provide the Department with documentation showing that **Stanford Investments, LLC** possesses a valid license or qualifies for an exemption found in O.C.G.A. § 7-1-1001. If the Department finds no valid license or applicable exemption, the Order to Cease and Desist shall become a final order of the Department pursuant to O.C.G.A. § 7-1-1018(a). Should you have any questions concerning this matter, please direct them to Lilia Kim, Non-Depository Financial Institutions Division Attorney, at [dbfinfohearings@dbf.state.ga.us](mailto:dbfinfohearings@dbf.state.ga.us).

Rod Carnes, CFE  
Deputy Commissioner  
Non-Depository Financial Institutions Division